

# Michigan State Police

### New Employee Benefits Checklist



Use this checklist as a guide, along with the <u>Insurance Plan Information</u> webpage, to help keep track of the selections you wish to make for your State of Michigan benefits. You will need this information when you contact the MI HR Service Center to enroll. If you are covering your spouse and/or children, be prepared to provide their Social Security number and birth date when you call, do not wait until you have the official documentation.

For additional plan descriptions, <u>rates</u>, and <u>eligibility</u> information visit the Employee Benefits Website at <u>www.mi.gov/employeebenefits</u> and select the New Employee tab. The MI HR Service Center can also provide additional eligibility and rate information (contact information below).

NOTE: You must enroll in your benefit plans within 31 days of your hire date or during the annual Insurance Open Enrollment period unless otherwise noted.

nsurance Open Enrollment period unless otherwise noted.								
Health Care								
Select one <u>health care</u> plan <u>and</u> correspondi	ng coverage op	tion below.						
_ State Health Plan PPO / Blue Cross Blue Shield of Michigan (BCBSM)	☐ Employee only ☐	Employee and Spouse <b>C</b>	Emp and Child(ren)	☐ Full Family				
_ Health Maintenance Organization (HMO) Choose a corresponding plan below	☐ Employee only ☐	Employee and Spouse <b>C</b>	Emp and Child(ren)	☐ Full Family				
Select an  Blue Care Network (I  HMO plan	BCN) 🗖 Hea	Ith Plus of MI	☐ Health Alliance F	Plan (HAP)				
(eligibility subject <u>zip</u> Physicians Health Pla <u>code</u> region)	an (PHP) 🗖 Prio	rity Health Plan	☐ McLaren Health	Plan				
_ Catastrophic Health Plan/BCBSM (\$50 rebate bi-weekly*)	oyee only $\square$ Emplo	yee and Spouse 🛮 🗖 Emp	o and Child(ren) 🔲 Fo	ull Family				
_ COPS Trust Health Plan (for MSPTA T01 only)	byee only   Emplo	yee and Spouse 🔲 Emp	o and Child(ren) 🔲 Fo	ull Family				
_ Decline All Health Insurance (\$50 rebate bi-weekly*) * If you are covered by your spouse who is a current State employee or retiree, you will not receive the bi-weekly rebate.								
Vision Care								
Select one <u>vision care</u> plan <u>and</u> corresponding	ng coverage opt	ion below.						
_ State Vision Plan / BCBSM ☐ Employee	only	e and Spouse 🛮 🗖 Emp ar	nd Child(ren)	l Family				
_ Decline Vision Insurance								
Dental Care								
Select one <u>dental care</u> plan <u>and</u> correspondi	ng coverage op	ion below.						
_ State Dental Plan / Delta Dental	Employee only	Employee and Spouse	Emp and Child(ren)	Full Family				
_ Dental Maintenance Organization (DMO) / Midwestern Dental (eligibility subject to <u>zip code</u> region)	Employee only	Employee and Spouse	Emp and Child(ren)	Full Family				
Preventive Dental Plan/Delta Dental (\$100 lump sum rebate*)	Employee only	Employee and Spouse	Emp and Child(ren)	Full Family				
<ul> <li>Decline All Dental Insurance (\$100 lump sum rebate*)</li> <li>* If you are covered by your spouse who is a current State employee or retiree, you will not receive the rebate.</li> </ul>								

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### **Employee Life Insurance**

Select one employee life insurance plan below.

- $_{
  m }$  **2x life insurance** (two times your basic annual salary rounded up to the next \$1,000 up to a maximum of \$200,000)
- \_ 1x Reduced Life / Bi-weekly rebate (100% of your basic annual salary up to a maximum of \$50,000)

#### Dependent Life Insurance

Select one dependent life insurance plan below.

- \_ Spouse \$1,500 and/or child(ren) \$1,000
- \_ Spouse \$5,000 and/or child(ren) \$2,500
- \_ Spouse \$10,000 and/or child(ren) \$5,000
- \_ Spouse \$25,000 and/or child(ren) \$10,000
- Child(ren) only \$10,000
- \_ Decline Dependent Life Coverage

**Note:** If you are married to another State of Michigan employee, only one of you may cover your child(ren) under this plan. In addition, you cannot cover your spouse who is a State of Michigan employee or retiree as they are covered by an individual life insurance policy.

#### ReliaStar Life Insurance

Select one ReliaStar Life insurance plan and corresponding coverage option below.

- \_ Supplemental Life Insurance, per \$70,000
- \_ Supplemental Life Insurance, per \$100,000
- Supplemental Life Insurance, per \$130,000
- \_ Decline Supplemental Life Insurance

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☐ Full Family

**Note**: You must be a Michigan State Police employee, working at least 30 hours per week and be able to provide proof of good health to the plan administrator.

### Reliance Short Term Disability (STD)

Check here if you would like to enroll in <u>Reliance STD</u>. All State Police employees under the age of 60 at the date of application are eligible for STD.

- \_ Reliance Short Term Disability (STD)
- \_ Decline Short Term Disability (STD)

### Long Term Disability (LTD)

Select one long term disability option below.

- Long Term Disability (LTD)
- Decline Long Term Disability coverage

#### 401K & 457 Plan

The State of Michigan will contribute an amount equal to 4% of your gross wages to your 401(K) for retirement, and match up to 3% of your bi-weekly contributions (contributions are subject to IRS guidelines). Additionally, if you were hired on or after 1/1/2012 you will be enrolled in a Personal Healthcare Fund deposited into your 401(K) with a bi-weekly contribution of 2%; the State of Michigan will match up to 2% of that contribution. Voya Financial Inc. will send an information packet to you, and you can make changes at any time. Additional information is available at <a href="stateofmi.voyaplans.com">stateofmi.voyaplans.com</a>. **Note:** You may opt out of the Personal Healthcare Fund by contacting Voya Financial Inc.

Voya Financial Inc. 1-800-748-6128

**457 Plan** - You must contact Voya Financial Inc. to start your bi-weekly contributions. Voya Financial Inc. will send an information packet to all new employees and you may enroll at any time. Additional information is available at <a href="stateofmi.voyaplans.com">stateofmi.voyaplans.com</a>.

Voya Financial Inc. 1-800-748-6128

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Health	Care Fl	exible S	pendinc	g Account

Please review all <u>Health Care FSA</u> information carefully and estimate eligible health care expenses accurately, as changes are only allowed during the annual FSA Open Enrollment, or only under limited circumstances as provided by established IRS guidelines.

Health Care Flexible Spending Account

 $\sum_{m=1}^{\infty}$  bi-weekly amount x \_\_\_\_ remaining pay periods this calendar year =  $\sum_{m=1}^{\infty}$  yearly total

### **Dependent Care Flexible Spending Account**

Please review all <u>Dependent Care FSA</u> information carefully and estimate eligible dependent care (e.g., day care expenses) accurately, as changes are only allowed during the annual FSA Open Enrollment, or under limited circumstances as provided by established IRS guidelines.

Dependent Care Flexible Spending Account

\$\_\_\_\_\_ bi-weekly amount x \_\_\_\_ remaining pay periods this calendar year = \$\_\_\_\_ yearly total

#### Qualified Transportation Fringe Benefits (QTFB)

You can enroll in a QTFB account at any time. Enrollments must be future dated and will always take effect the first day of the month that you choose.

\_\_ QTFB Account \$\_\_\_\_\_ (bi-weekly amount)

### **Benefits for Life (Voluntary Benefits)**

Enrollment is completed by contacting the <u>Benefits for Life</u> Call Center at 888-VALUE-95 (888-825-8395)

**Benefits for Life** 

Optional coverage plans include; Discount Plan, Legal Plan, Auto & Home Insurance, Critical Illness, Supplemental Term Life, Universal Life, AD&D, and Accident Insurance (Enrollment in Auto & Home, and AD&D is available at any time throughout the year).

## **Supporting Documentation**

**Send copies of your <u>supporting documentation</u> to the MI HR Service Center!** When you add your child(ren) and/or spouse to your State of Michigan benefits you must submit the following legal documents within 31 days of your hire date for your enrollment to be valid.

☐ Spouse - marriage certificate

□ **Dependent children** - birth certificate, adoption certificate or guardianship papers

□ **Dependent children ages 19 to 25** (dental and vision coverage) - birth certificate, school record of enrollment **and** <u>CS-1830</u> Student Verification of Eligibility form.

### **MI HR Service Center**

Phone: (877) 766-6447 Mail: Civil Service Commission

Fax: (517) 241-5892 MI HR Service Center

PO Box 30002

Michigan Relay: 711 (individuals with hearing loss)

Lansing, MI. 48909

This checklist is a summary of benefit offerings and is not intended to replace or substitute for <u>benefit</u> <u>plan booklets</u>, collective bargaining agreements, or Civil Service Rules and Regulations.

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